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File: USPT

Jan 25, 2000

US-PAT-NO: 6018724

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TITLE: Method and apparatus for authenticating on-line transaction data

DATE-ISSUED: January 25, 2000

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US-CL-ISSUED: 705/44; 705/39

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FIELD-OF-SEARCH: 705/44, 705/39, 395/186, 380/23

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	5659616	August 1997	Sudia	380/23
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<input type="checkbox"/>	5815657	September 1998	Williams et al.	395/186
<input type="checkbox"/>	5826245	October 1998	Sandberg-Diment	705/44

ART-UNIT: 275

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ABSTRACT:

The present invention comprises a method and apparatus for authenticating data related to on-line transactions. The invention utilizes a user-customized certification indicator that informs a user as to the success or failure of one or more authentication and/or security protocols implemented on a user communications access device such as a personal computer, a personal digital assistant ("PDA"), an enhanced function telephone, etc. In one or more embodiments, one of the components of the indicator is user defined, and locally stored, reducing the likelihood of interception and counterfeiting. In one or more embodiments, the indicator components include a centrally provided graphic element and a user defined text overlay. When a user initiates an electronic transaction, a background validation process is initiated that implements procedures for determining the authenticity of data related to the transaction, such as the identity of a transaction party. If the validation process determines that the data is authentic, the validation process displays a certification indicator comprising the graphic overlaid with the user defined text-string. In another embodiment, the certification indicator includes one or more multi-media components, such as, for example, an audio component.

8 Claims, 10 Drawing figures

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